

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

## UNITED STATES DISTRICT COURT

for the

Western District of Tennessee



Division

Norman Smith

Case No.

(to be filled in by the Clerk's Office)

## Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

-v-

Experian Information Solutions, Inc., Equifax  
Information Services, LLC, Trans Union LLC

## Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

RECEIVED

MAR 18 2024

Wendy H. Cleary, Clerk  
U.S. District Court  
W.D. OF TN, Memphis

## COMPLAINT FOR A CIVIL CASE

## I. The Parties to This Complaint

## A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	Norman Smith
Street Address	875 W Poplar ave 23-261
City and County	Collierville, Shelby
State and Zip Code	Tennessee 38017
Telephone Number	901-364-6242
E-mail Address	Norman.smith@gmail.com

## B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

## Defendant No. 1

Name	<u>Experian Information Solutions, Inc.</u>
Job or Title ( <i>if known</i> )	
Street Address	<u>475 Anton Blvd</u>
City and County	<u>Costa Mesa</u>
State and Zip Code	<u>California 92626</u>
Telephone Number	<u>714-830-7000</u>
E-mail Address ( <i>if known</i> )	

## Defendant No. 2

Name	<u>Trans Union LLC</u>
Job or Title ( <i>if known</i> )	
Street Address	<u>555 W. Adams Street</u>
City and County	<u>Chicago</u>
State and Zip Code	<u>Illinois 60661</u>
Telephone Number	
E-mail Address ( <i>if known</i> )	

## Defendant No. 3

Name	<u>Equifax Information Services, LLC</u>
Job or Title ( <i>if known</i> )	
Street Address	<u>1550 Peachtree Street N.W.</u>
City and County	<u>Atlanta</u>
State and Zip Code	<u>Georgia 30309</u>
Telephone Number	
E-mail Address ( <i>if known</i> )	

## Defendant No. 4

Name	
Job or Title ( <i>if known</i> )	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address ( <i>if known</i> )	

**II. Basis for Jurisdiction**

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? (check all that apply)

- Federal question       Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

**A. If the Basis for Jurisdiction Is a Federal Question**

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

15 U.S. Code § 1681c-2, 15 USC 1681 604(a)(2), 12 CFR § 1016.7

**B. If the Basis for Jurisdiction Is Diversity of Citizenship****1. The Plaintiff(s)****a. If the plaintiff is an individual**

The plaintiff, (name) \_\_\_\_\_, is a citizen of the  
State of (name) \_\_\_\_\_.

**b. If the plaintiff is a corporation**

The plaintiff, (name) \_\_\_\_\_, is incorporated  
under the laws of the State of (name) \_\_\_\_\_,  
and has its principal place of business in the State of (name) \_\_\_\_\_.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

**2. The Defendant(s)****a. If the defendant is an individual**

The defendant, (name) \_\_\_\_\_, is a citizen of  
the State of (name) \_\_\_\_\_. Or is a citizen of  
(foreign nation) \_\_\_\_\_.

b. If the defendant is a corporation

The defendant, (name) \_\_\_\_\_, is incorporated under  
the laws of the State of (name) \_\_\_\_\_, and has its  
principal place of business in the State of (name) \_\_\_\_\_  
Or is incorporated under the laws of (foreign nation) \_\_\_\_\_,  
and has its principal place of business in (name) \_\_\_\_\_.

*(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)*

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because (explain):  
\_\_\_\_\_  
\_\_\_\_\_

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### III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

This incident appeared on my consumer report around January 2024, coinciding with my house-buying process. Upon reviewing my consumer report with Experian, TransUnion, and Equifax, I noticed accounts and inaccurate information that didn't belong to me. I promptly contacted Experian, TransUnion, and Equifax, who advised me to provide proof that the information was incorrect. I submitted multiple FTC reports and disputes, and despite making several follow-up calls, I was informed that the disputed information had been updated/verified.

Frustrated by the lack of progress and feeling misled, I escalated the issue by submitting disputes through the \_\_\_\_\_

### IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

I am demanding for this information to be suppressed off of my consumer report/file as well as \$100,000 per defendant for my damages.

**Statement of Claim additional page**

CFPB. Despite my insistence that the information was inaccurate, Experian, TransUnion, and Equifax continued to assert its accuracy. These errors took a toll on my mental health, leading me to seek assistance from a psychiatrist due to depression.

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#### V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

##### A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: 03/08/2024

Signature of Plaintiff

Printed Name of Plaintiff Norman Smith

##### B. For Attorneys

Date of signing: Norm Smith

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address